

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

In re:
Jennifer Neu & Gregg Neu,
Debtor(s)

Chapter 7 Case
Bky. No. 04-43891-NCD

AGREEMENT TO REAFFIRM DEBT

1. On the date this case was filed, Jennifer Neu & Gregg Neu was indebted to General Motors Acceptance Corporation ("Creditor") based upon a Contract dated May 4, 2004 (the "Contract").
2. Creditor has a valid and perfected security interest in a U02 GMC SIERRA VIN 1GTEK19T62E241103.
3. The undersigned agrees to pay Creditor the sum of \$24,982.75 with interest thereon at the rate of 9.90% per annum computed from July 14, 2004 as follows:
 - ☒ payment of \$542.28 on August 3, 2004, and
 - ☒ payment of \$542.28 on September 3, 2004, and
 - ☒ in monthly installments of \$542.28 commencing on October 3, 2004 and continuing on the same day of each succeeding month.
4. This Agreement incorporates all the terms and conditions of the documents evidencing the above-described indebtedness, except as otherwise specifically stated in this Agreement.
5. **THIS AGREEMENT IS NOT REQUIRED UNDER THE BANKRUPTCY CODE, UNDER NONBANKRUPTCY LAW, OR UNDER ANY AGREEMENT NOT IN ACCORDANCE WITH SUBSECTION 524(c) OF THE BANKRUPTCY CODE.**

NOTICE TO THE DEBTOR(S): THIS AGREEMENT MAY BE RESCINDED AT ANY TIME PRIOR TO DISCHARGE OR WITHIN SIXTY DAYS AFTER THIS AGREEMENT IS FILED WITH COURT, WHICHEVER OCCURS LATER, BY GIVING WRITTEN NOTICE TO CREDITOR AT THE ADDRESS SET FORTH BELOW.

Dated 8/20/04

Dated 9/20/04

Dated 9.2.4

[Signature]
Debtor

[Signature]
Debtor

GENERAL MOTORS ACCEPTANCE CORPORATION

By [Signature]

C. Kost, Agent
2740 Arthur Street
Roseville, MN 55113-1303
(651) 367-2000

DECLARATION OF ATTORNEY FOR DEBTOR(S)

The undersigned hereby declares, under penalty of perjury, as follows: I am the attorney who has represented the Debtor(s) during the course of negotiating the above Agreement. This Agreement represents a fully informed and voluntary agreement by Debtor(s), and does not impose any undue hardship on the Debtor(s) or a dependent of the Debtor(s). I have fully advised the Debtor(s) of the legal effect and consequences an agreement of the kind specified in Section 524(c) of the Bankruptcy Code and any default under such agreement.

Dated _____

NOT AVAILABLE, Attorney for Debtor(s)

UNITED STATES BANKRUPTCY COURT
DISTRICT OF MINNESOTA

Bankruptcy Proceeding No.: 4-43891
Chapter No.: 7
Judge: NANCY DREHER

In re: GREGG NEU and JENNIFER NEU

Debtor(s)

PLEASE TAKE NOTICE that a hearing will be held

at U S BANKRUPTCY COURT
U S COURTHOUSE COURTROOM 7 WEST
300 S 4TH ST
MINNEAPOLIS, MN

on 9/29/04 at 10:30

to consider and act upon the following:

Reaffirmation Agreement Between Debtor and Creditor GMAC.
Property: 2002 GMC SIERRA

Dated: 9/7/04

Lori Vosejpka
Acting Clerk, U. S. Bankruptcy Court

BY: Linda Smith
Deputy Clerk

Case: 04-43891 Form id: 124 Ntc Date: 09/07/2004 Off: 4 Page : 1

Total notices mailed: 4

Debtor NEU, GREGG 14265 BALSAM BLVD, BECKER, MN 55308

Debtor NEU, JENNIFER 14265 BALSAM BLVD, BECKER, MN 55308

Trustee GEORGEN-RUNNING, TERRI A PO BOX 16355, ST PAUL, MN 55116

U S Trust US TRUSTEE, 1015 U S COURTHOUSE, 300 S 4TH ST, MINNEAPOLIS, MN 55415